

1DATA.045A



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Daniel Ahles	) Group Art Unit 2161
			)
App. No.	:	10/041,765.	)
			)
Filed	:	January 7, 2002	)
			)
For	:	SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK	)
			)
Examiner	:	Unknown	)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

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GROUP 3600

Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02

By: \_\_\_\_\_

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PATENT

Case Docket No. 1DATA.045A

Date: September 18, 2002

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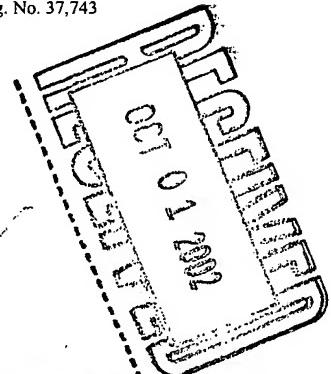
Applicant : Daniel Ahles  
Appl. No. : 10/041,765  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS  
FOR SELECTIVE USE OF  
RISK MODELS TO PREDICT  
FINANCIAL RISK  
Examiner : Unknown  
Group Art Unit : 2161

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: United States Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202, on

September 19, 2002

(Date)

Michael H. Trenholm, Reg. No. 37,743



TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with five (5) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

  
Michael H. Trenholm  
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Attorney of Record

FORM PTO-1449  INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (USE SEVERAL SHEETS IF NECESSARY)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.045A	APPLICATION NO. 10/041,765
		APPLICANT Daniel Ahles	
		FILING DATE January 7, 2002	GROUP 2161



## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
1		5,444,616	08/22/95	Nair et al.			
2		5,848,412	12/08/98	Rowland et al.			
3		5,930,777	07/27/99	Barber			
4		5,991,758	11/23/99	Ellard			
5		6,117,011	09/12/00	Lvov			
6							
7							

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
8								
9								
10								
11								

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
12		
13		
14		
15		
16		

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091802

EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	